

LAW OFFICE OF GREGORY JAVARDIAN, LLC

BY: MARY F. KENNEDY, ESQUIRE

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Attorney for Citizens Bank, N.A. f/k/a RBS Citizens, N.A. s/b/m to CCO Mortgage Corp. f/k/a  
Charter One Credit Corporation f/k/a Equity One Credit Corporation

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

Divia D. Hairston

Debtor(s)

Citizens Bank, N.A. f/k/a RBS Citizens,  
N.A. s/b/m to CCO Mortgage Corp. f/k/a  
Charter One Credit Corporation f/k/a  
Equity One Credit Corporation

Movant

v.

Divia D. Hairston

and

Charles J. DeHart, III, Esquire

Respondent

Chapter 13 Proceeding

1-19-01494 HWV

**CERTIFICATION OF NON-CONCURRENCE**

MARY F. KENNEDY, counsel for Citizens Bank, N.A. f/k/a RBS Citizens, N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Credit Corporation f/k/a Equity One Credit Corporation, creditor, hereby certifies she has sought concurrence in Motion for Relief from debtor's counsel, Charles E. Petrie and the Trustee, Charles J. DeHart, III and it has not been granted.

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GREGORY JAVARDIAN, LLC

By: /s/ Mary F. Kennedy, Esquire